

4845 Ronson Court • San Diego, CA 92111-1803

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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • July 2009



DIANNE RATH

Have you had a buyer from Japan or England? Or perhaps a seller from Germany, Mexico, or China? If so, then you have conducted international real estate. Perhaps you have a neighbor who wants to buy a second home on the Italian Riviera or in Paris. That, my friends, is an opportunity for a referral.

Whatever business you may have done, wouldn't it have been great to have had some knowledge of how buyers conduct real estate transactions in their home country? Do you know that there are some countries where various colors or numbers mean something that could impact the desirability of a property and could impact your relationship with your client? Do you know how to maximize your clients' money for them by knowing when to transfer money to U.S. currency?

SDAR recently formed an International Real Estate Council. The purpose is to help you learn the basics of international real estate, to facilitate networking with other like-minded agents from around the world, and hopefully help you conduct international business.

To start on this path we are sponsoring the Certified International Property Specialist (CIPS) designation course. This

high-powered training can be your gateway to international business. With the CIPS designation you will:

- Join an elite group of less than 1% of REALTORS® worldwide who hold this designation
- Assist local buyers to invest abroad
- Exchange transaction referrals with worldwide agents
- Obtain referrals from the online CIPS Directory
- Earn elective credits toward ABR, CRS, RPS, and receive the NAR "At Home with Diversity" Certification
- Become a skilled resource in the unique aspects of international real estate
- Understand cultural communications, international business, and customs that impact the global real estate market.

Join us September 10 through 18 and learn how to become a global real estate professional from distinguished CIPS instructor Tony Macaluso. SDAR is also hosting a special reception for attendees on Wednesday, September 16.

Go to www.sdar.com and click on "Education" to register today! Payment options are also available. Call (858) 715-8040 for more information.



Dianne Rath, CIPS, CRS, GRI, PMN, RSFS, TRC, serves on the Board of Directors for SDAR and is a long-time volunteer. She is also serving as the NAR Presidential Liaison to the Slovak Republic.

Read Testimony below...

"As a CIPS designee, I have the opportunity to serve our newest citizens and residents – many of whom are foreign nationals. As a member of the CIPS network, I recognize what many have yet to learn: These mainstream buyers and sellers require a not-so-mainstream skill set to manage the many issues, attitudes, and customs inherent in diverse and complex cultures. With the CIPS education I am able to effectively provide service to these buyers and sellers in the community. I find my involvement with international real estate personally and professionally fulfilling. If you'd like to expand your business, this is one designation that I strongly recommend to all REALTORS®."

Asuncion "Sheree" Henry CIPS, Broker/REALTOR®

PERIODICAL

SDAR PRESENTS THE REGIONAL REAL ESTATE SUMMIT



Don't miss this opportunity to hear from the National Association of REALTORS® (NAR) Chief Economist Lawrence Yun about current real estate trends, statistics, and NAR's Economic Forecast.

**Tuesday, August 18, 2009,
11:30 a.m. – 2:00 p.m.**

**Doubletree Hotel,
Mission Valley
7450 Hazard Center Drive,
San Diego, 92108**

LUNCHEON COST

**\$25 for SDAR Members
\$30 for Non-Members
\$199 for Table of 10**

Register now at www.sdar.com

FEATURED SPEAKERS

Lawrence Yun, NAR Chief Economist

Lawrence Yun is the Managing Director of Quantitative Research at the National Association of REALTORS®, where he manages the Statistics and Forecasting Groups of the Research Division. He writes regular columns on real estate market trends, creates NAR's forecasts, and participates in many economic forecasting panels. Yun has been quoted on the real estate industry and the economy in national media, including the Wall Street Journal, and has appeared on national financial cable news programs.

Dick Gaylord, 2009 NAR Immediate Past President

Richard F. "Dick" Gaylord has been a REALTOR® for 30 years. He is a broker with RE/MAX Real Estate Specialists in Long Beach. In 2008, Gaylord served as NAR President, previously serving as

President-Elect and First Vice President. He also has served on NAR's Executive Committee since 2001 and has been on the Board of Directors since 1995.

James Liptak, 2009 C.A.R. President

James Liptak is a broker with Country Real Estate in Paso Robles, Calif. He has twice served as president of the Paso Robles Association of REALTORS® and been named REALTOR® of the Year five times by his peers.

Erik Weichelt, 2009 SDAR President

Erik Weichelt is President of Weichert REALTORS® Elite. He has over 13 years of experience in real estate and is a dedicated volunteer for SDAR, where he was elected by his peers to serve as the 2008 President-Elect; taking office as President in 2009. For the last 5 years, Weichelt has represented SDAR as a Director for the California Association of REALTORS®.



PRESIDENT'S PERSPECTIVE

Summer, for many, is a time to kick back and relax. I hope you are getting a chance to do a little of that, but we all know that our chosen profession often requires us to be "on the dime" even during the nicest days, evenings and weekends of the summer months.

I'm pleased to report more good news from our June statistics. For the third straight month, median prices in the San Diego region rose definitively. For both detached homes and attached, median prices increased well over 5 percent from the previous month (detached rose 5.9 percent to \$360,000; attached rose 5.4 percent to \$215,000). Sales volumes and

number of sold listings also continue an upward trend. In June, sales volume was up more than 4 percent for single-family homes compared to May, and up nearly 19 percent for condos. Sold listings increased from May by more than 5 percent for single-family homes, and more than 12 percent for condos.

This evolving market keeps us on our toes, so it only makes sense that we take the time to gain the knowledge that puts us a step ahead of the competition.

One of those opportunities is the upcoming Regional Real Estate Summit and luncheon sponsored by SDAR on August 18. (See information on the cover) Respected leaders from our national association will be coming to San Diego to help you identify the trends, interpret the statistics, and present an Economic Forecast. This information can help you become a well-informed specialist and

give you confidence as you assist clients who may be bewildered about the real estate market.

And despite the fact that it's summer, SDAR's Education Department is in full swing with some very timely and in-depth courses. The Neighborhood Stabilization Training Program (a brown bag seminar) on July 30 will introduce you to the assistance being offered through the City and County of San Diego for new homebuyers. Then we also have several intense and exciting designation courses on the docket: Certified Distressed Property Expert (July 30 & 31), Senior Real Estate Specialist (August 4 & 5), and Certified Negotiation Expert (August 6 & 7). Visit www.sdar.com to find out more and to register.

Two other events sponsored by SDAR this summer will be of interest to you – but for very different reasons. First, the annual Behind-the-Scenes tour of the

San Diego County Assessor, Recorder, and Clerk's Offices takes place on August 6. Every REALTOR® should know how property is assessed, how real estate transactions are reported, and how tax bills are determined – now you can see it up close! The second event is simply a lot of fun. Our first Bowl-a-Rama benefiting the C.A.R. Housing Affordability Fund (HAF) will be on August 14 at the Mira Mesa Bowl. With a 1970s theme and a pizza party, this promises to get you "in the groove." All the details are at www.sdar.com.

In closing, I know this has been a challenging year for many, but I have been in the business long enough to know that my fellow REALTORS® always manage to weather the storm...especially with a little help from their association!

*Sincerely,
Erik Weichelt
2009 President*

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San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, CA. POSTMASTER: Send address changes to San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111. Telephone: (858) 715-8000.

All copy for publication should be mailed to the Editor, San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111, by the 20th of the month preceding the month of publication. All copy is subject to editorial approval.

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FROM THE DESK OF THE CEO

I continue to be excited by the progress of the San Diego Association of REALTORS®, our membership, and of the local real estate market. This summer we have several other reasons to be excited. In addition to the Regional Real Estate Summit and other events and classes that SDAR President Erik Weichelt mentioned in his message, we also have other great things happening in the near future.

In the next issue of the San Diego REALTOR® we will feature a complete candidate guide and have information on the voting process. On August 19 we will be holding the Candidate Happy Hour from 4:00

– 6:00 p.m. giving you an opportunity meet the individuals running for office. I encourage all members to participate in the elections and have a voice in the leadership of your association. Voting takes place August 24 to September 3. See Page 14 for a complete timeline.

The National Association of REALTORS® will be in San Diego on November 13 - 16. The 2009 REALTORS® Conference & Expo is a great way to learn money-making strategies to help you succeed. The conference includes four days of intensive training from real-world speakers, including Condoleezza Rice and Daniel Shapiro. There will be pro-

grams for everyone who makes their living in real estate – brokers, agents, commercial practitioners, property managers, international specialists, and IT professionals. The REALTORS® Expo has new ideas, products, and services to increase your productivity. I encourage everyone to attend and join thousands of your fellow REALTORS® from across the nation. For more information, visit www.realtor.org.

As we strive daily to bring you the tools and resources to be successful, I am continually reminded of the dedication of SDAR members and what an honor it is to serve you. I wish you all the best in your daily



MICHAEL T. MERCURIO

endeavors and, as always, I encourage you to share with us how we can help you in the current market.

Sincerely,
Michael T. Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF JUNE 2009 MINUTES

• **President's Report:** Erik Weichelt reported that he attended the NAR Mid-Year Meetings in Washington, D.C., and the C.A.R. Legislative Meetings in Sacramento. He was also a speaker at the Mid-Year Economic Update at the USD Burnham-Moores Center for Real Estate.

• **President-Elect's Report:** Mark Marquez reported that the SDAR chapter of the Young Professionals Network (YPN) held their kickoff at Anthology on June 9, with more than 50 people attending. He also indicated that the Strategic Planning process is under way; reinforcing what has been accomplished in the previous plan.

• **Chief Executive Officer's Report:** Mike Mercurio reported that the Seller Representative Class was held for the first time at SDAR, with 72 people attending. He said that the association is working with SDG&E to provide opportunities to make REALTORS® energy-wise.

Miscellaneous

• Upon recommendation of the Nominating Committee, the Board of Directors unanimously accepted the report of 2010 SDAR officers and directors candidates.

• Director Caryl Iseman noted that the Housing Opportunities Committee will hold a bowling tournament to benefit C.A.R.'s Housing Affordability Fund. (The event is at Mira Mesa Bowl on August 14)

• President-Elect Marquez indicated that SDAR's Ambassadors Foundation has more money available to provide for home purchases for San Diego police officers.

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AFFILIATE SPOTLIGHT

MILITARY HOME LOANS

SDAR: What do agents need to know about working with military clients?

There's a mix of confusing information about VA loans depending on what lender you talk to. For example, Navy Federal Credit Union will not do VA loans lower than a 660 credit score (you can actually go much lower), and USAA won't do VA loans over \$417,000 with zero down (you can actually go up to \$593,750 in San Diego, and higher if you have a down payment).

Don't let your clients give up because they have a 659 credit score. More importantly, don't have them put \$20,000 down on a \$437,000 purchase if your clients want to keep that money in the bank. When in doubt, give us a call.

SDAR: What are you seeing as the biggest challenges in today's market for your military home buyers?

The VA loan is still perceived as a

less than optimal choice, hurting the military family's ability to objectively compete in a multiple-offer situation.

The reality is, a VA loan can be closed in 30 days, uses the same comps to derive value as a conventional appraisal, and has the government behind it.

The one thing the veteran can do to significantly help their position is to cover as much of the closing costs as possible. That way any request for seller credit can be limited to just the VA non-allowed fees – or a zero seller credit if those VA non-allowed fees can be covered via other means (yes, it's possible).

SDAR: What does Military Home Programs offer SDAR members?

We provide seminars dedicated to real estate agents throughout Southern California on VA loans. Not just discussing the top level information that's available anywhere, but

the real working-level reality of what's happening today.

If any brokers, office managers, or other groups would like to have us provide that seminar directly to your team, we'll be happy to do so at zero cost.

SDAR: How has being an Affiliate member of SDAR impacted your business growth?

Since 2008 we've focused on REALTORS® as our primary source of referral leads, and it's grown our business from 20 purchases per year to over 60 VA purchases closed this year already. Thank you SDAR!

Upcoming VA Seminar

Friday, July 24
9:00 - 11:00 a.m.
Ronald Reagan Center
195 E. Douglas Ave.,
El Cajon, CA 92020

JUNE REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

Designated REALTORS®

Susan Alleshouse - Investment Management Co.
Ary Ariazand - Ary Ariazand, Broker
Magdy Badr - Pacific Empire Investments Corp.
David Michael Berg - Safeguard Financial Real Estate
Paul Brister - Commercial Pacific Properties
Mark Burry - P M Real Estate
Anson Cape - Anson Cape Real Estate
Kevin Choquette - Kevin Choquette
Huong Chu - My Le Realty
Michael Contreras - MC Mortgage & Realty
Susan Crinklaw - Susan Crinklaw, Broker
Scott Dale - R & V Management Corp.
Douglas Deitch - Central Coast Associates
Agustin Del Toro - Palomar Home Realty
Michael Delaney - Gateway Services, Inc.
Peter Demos - Maxon Realty
John Duris - John Duris
Robert Finn - RJF Realty Services
Barbara Fitzsimmons - Barbara Fitzsimmons
James Fortson - J & G Homes Inc.
Shawn Friestad - Friestad Law Firm
James Gimber - James Gimber, Broker
Max Given - PV California Realty
Elaine Gowell - Gowell Real Estate Appraisal
Harry Jensen - Jensen Mortgage Co.
Ken Karsh - Ken Karsh Real Estate
Mark Kearns - Mark Michael Kearns
Willie Kirby - Master Peace Realty
Robert Kyle - Robert Kyle
Shari Leckman - Shari Leckman
Sheila Leighton - Sheila Leighton, Broker
Marlene Maheu - San Diego Property Solutions
Margaret Marsden - Ambassador Properties Int'l
Armand Martinez - Premium Realty Services, Inc
David Martz - Paragon Investments
Frederick Mitchell - Mitchell & Co.
C. Jordan Muhly - C. Jordan Muhly
James Provencher - Look to the West Realty Co.
Zachary Randel Rand - R.E. Services
Cyrus Raoufpur - Trans-Atlas Realty
Earlee Reaves - Reaves Real Estate Investing
Brian Ross - Local Development Corporation
Lori Rutherford - Lori Rutherford
Douglas Sanborn - Sanborn Financial
Alessandra Serano - Alessandra Serano
Gloria Sharkey - Gloria Sharkey
Christopher Sulentic - Wholesale Direct Real Estate
Carmen Thoeny - SD Real Estate Company
Robert Voris - Robert Voris, Broker
Thomas Walsh - Tom Walsh
Jane Wiggans - Wiggans Group, Inc.
Erkan Yanc - E. Scott Yanc Real Estate
Antonio Yoon - Antonio Yoon, Broker
Terry Young - Peoples Home Mortgage
Faramarz Zanganeh - Sorrento Financial
Richard Zoellner - Statewide Financial Services

REALTORS®

Brian Aarestad - 360 Realty
Victoria Acevedo - R.B. Haley, Inc.

Tyler Anderson - Strommen Realty
Dave Andrew - Coldwell Banker Country Realty
Tara Avery - Stay San Diego
Vandana Awasthi - Coldwell Banker Residential
Kavaughn Baghbah - Real Estate EBroker, Inc.
Devin Benz - USA Realty and Loans
Jane Blake - Realty Connex
Elizabeth Bodily - Sanborn Financial
Christopher Bonds - Prudential California Realty
Penelope Butler - Exclusive Properties
Tiffini Cartozian - Keller Williams Carmel Valley
Chung Moon Charles - Century 21 1st Choice Realty
Amy Clark - SD Homes
Leonard Clements - Prudential California Realty
Robert Cromer - Keller Williams Realty
Maria Cuenca - Prudential California Realty
Rajesh Dalal - Moti Lal Balyan
Philip Dang - Greenland Real Estate
Theresa Decristoforo - Maxiom California Realty
Lori Demirdjian - Keller Williams La Jolla UTC
Michael Dils - Prudential California Realty
Kimberly Dimuzio - Century 21 Award
Robin Edwards - Realty Experts
Laurence Emlaw - Cabrillo Mortgage & Realty Services
Jose Estrada - 3G Development, Inc.
Tracy Ferguson - Coldwell Banker Residential
Drew Field - Prudential California Realty
Tina Fodor - Ascent Real Estate, Inc.
Rozeller Fortin - Town Centre Realty
David Freitas - Classic Realty
Graciela Garcia - Home Finders Realty
Gilberto Garcia-Beltran - USA Realty and Loans
Shirah Garrard - Prudential California Realty
Charles Girardot - Realty Executives All Area
Lisa Givant - Realty Executives
Cinthia Gomez - USA Realty and Loans
Jason Goolsby - Keller Williams North County
Roy Greenlee - Century 21 1st Choice Realty
Andrea Guerrero - HomeReach.com
Katrina Hamilton - Redi-Sell
Yan He - Your Next Home Realty, Inc.
Brianna Hill - Gregory Scott Hill
Ban Hoang - Greenland Real Estate
Michael Hosseini - Allison James Estates & Homes
Irma Huerta - Peoples Home Mortgage
Joseph Jaboro - Shamoun Realty, Inc.
Randy Jackson - Pacific Coast Executive Realty
Jamaal Jibril - Century 21 1st Choice Realty
Justin Johnson - HomeReach.com
Lucila Jugao - All State Realty
Richard Julian Real Estate EBroker, Inc.
Sandra Kinghorn - Century 21 Award
Joseph Koors - Coldwell Banker Commercial NRT
Ray Krut - Mark Schwartz Realty
Anthony La Licata - Century 21 Award
Ken Lam - Greenland Real Estate
Robert Lee - Weichert, REALTORS®
Terence Lee - SD Mortgage & Real Estate
Wendy Lemlin - SD Homes
Perla Long - Keller Williams Carmel Valley
Marcos Lopez - Prudential California Realty
Allison Mahone - View Home Realty
Rachel Mansfield - Skoglin Homes & Loans, Inc.
Michael Martel - Kehr Real Estate Group, Inc.
Susan Martin - Real Estate EBroker, Inc.
Deanna Milton - R.B. Haley, Inc.
Paul Montgomery - E Real Estate & Loans

Jessica Moore - First Alliance Mortgage
Rebecca Moreno - RE/MAX Associates
Risa Naito - Blue Pacific Realty
Alvin Newton - Keller Williams Realty
Jesus Noveras - Century 21 Award
Nereida Nunez - Ashton Realty
Clare O'Dowd - Coldwell Banker Residential
Julia O'Riordan - Engineered Solutions Realty
Linus Ocasio - Prudential Dunn, REALTORS®
Diana Ojeda - USA Realty and Loans
Aleeta Partida - SD Homes
Nicole Pearson - Prospect Point Realty, Inc.
David Perkins - San Diego Realty, Inc
Cristine Perry - RE/MAX Associates
Shawn Perry - Creative Mortgage Consultants
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Carol Pitucci - Prudential California Realty
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Sylvia Rose - Coldwell Banker Residential
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Nicolo Scarella - Century 21 Award
Jennifer Schamp - Bonanza Real Estate
Susan Scruggs - Realty Executives
Billy Sereda - Turning Leaf Properties
Bortai Shaw - Realty Executives All Area
Sandra Sigsbee - Ocean Pacific Properties
Larry Sites - Laturno Kuick Realty
Alise Spratley - Glenn D. Mitchel, Realtors
Sonya Stauffer - Kehr Real Estate Group, Inc.
Michael Steinell - MC Mortgage & Realty
Shumei Tao - Emperor Realty Group, Inc.
Ray Tejidor - Realty Source, Inc.
David Tuizer - Tripoint Mortgage Group, Inc.
Patrick Turner - Prudential California Realty
Brad Waldrop - Park Place Realty & Asset Mgmt.
Karrie Walker - Prudential California Realty
Charlotte Watson - Century 21 Award
David Werth - Keller Williams SD Metro
Dan Whitelaw - SD County Realty, Inc.
Robert Wiley - Premium Realty Services, Inc.
Breanne Wright - Prudential Dunn, REALTORS®
Gene Wycoff - Prudential California Realty
Patrick Youhanna - Realty Executives All Area

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Moti Balyan - Moti Lal Balyan
Ronald Clifford - CalHousing Companies
Phuc Ngoc Doan - Greenland Real Estate
Edward Galigher - G COM Inc.
Sara Masey - Redfin Corporation
Michele Mork-Ovson - Forbes Group
Tien Nguyen - Premier Realty & Mortgage
Lawrence Rawitch - Sawbuck Realty, Inc.
Steven Sakofsky - Nationwide Realty Experts

REALTORS®

John Miller - Real Estate EBroker, Inc.
Michelle Riley - Home Smart Real Estate

GOVERNMENT AFFAIRS SUMMER CALENDAR

Neighborhood Stabilization Course: How you and your clients can take advantage of stimulus funds

As a follow-up to our previous seminars on the Neighborhood Stabilization Program, we will be hosting a class with the County of San Diego and City of San Diego to discuss the programs available to you and your clients through Stimulus Funds. The rules have been changing, so please attend to get the most up-to-date information possible. Details are:



Neighborhood Stabilization Program

Thursday, July 30, 2009
12:00 – 2:00 p.m.
SDAR Office
FREE for PAC Contributors/RMS Members
\$5 for SDAR REALTORS®
\$10 all others

Behind the Scenes Tour of the County Assessor/Recorder/Clerk Special Guest Speaker: David Butler, San Diego Assessor

If you would like a tour of the County Assessor's office to see how property is assessed and how real estate transactions are reported, please sign up for our Annual Assessor Tour! Space is limited and this event sells out every year. Details are:

Thursday, August 6, 2009
11:30 -1:30 p.m. (lunch will be served)
County Building – 1600 Pacific Highway
3rd Floor Conference Room
FREE for PAC Contributors
\$25 for all others

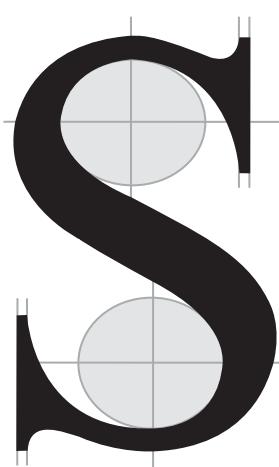
San Diego Association of REALTORS® H.A.F. Bowl-A-Rama!

On Friday, August 14, the San Diego Association of REALTORS® will be having a Bowl-A-Rama to raise money for the Housing Affordability Fund (H.A.F.). For a mere \$25, you will receive lunch, 2 hours of bowling, desserts, shoe rental, and a lot of fun! Sponsorship opportunities are available, so please visit www.sdar.com for more specifics. Details for the tournament are:

Friday, August 14, 2009
Mira Mesa Bowl,
8210 Mira Mesa Blvd.
Registration 12:30 p.m.
Bowling and Pizza Party
1:00-4:00 p.m.
\$25 per bowler (or \$30 at the door)



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SCAMS AND SCHEMES – HOW TO AVOID TROUBLE FOR YOU AN YOUR CLIENTS

When homeowners are in distress, scammers and schemers seem to come out of the woodwork. Unfortunately, there will always be those who prey on the less fortunate. The abundance of properties in default, as well as the prevalence of homeowners that are "upside down" based on loan balance-to-value ratios, has given predators a plethora of victims from which to choose. If the truth were known, real estate licensees also often fall victim to unscrupulous and unprincipled opportunists.

A few years back, mortgage fraud was rampant in our communities. Everything ranging from predatory lending to overinflated appraisals and sales prices, from silent seconds to illegal kickbacks to third parties, and everything in between was commonplace. We now see a new era, wherever creative con artists manage to solicit unsuspecting or uneducated homeowners who are desperately seeking relief from their woes.

Short sales have opened a Pandora's Box by way of third-party vendors who hold themselves out as skilled short sale negotiators or loan modification experts. Some charge "illegal" advance fees, for nothing more than the illusion of providing assistance. Civil Code Section 2945 and the Department of Real Estate (DRE) strictly govern the charging of advance fees. In fact, advance fees may not be charged once a notice of default has been recorded.

Let's say an agent put some first-time homebuyers into a house a few years back. These buyers call their agent explaining they are worried because they are now having trouble making their mortgage payments, as the husband's business is not doing well in the down economy. The agent had put them in a negative amortization, no-doc loan and encouraged

them to "inflate" their income on the loan application because "everyone does it." The agent says she can help them get out of their bad situation and it's "no problem" because she is now doing loan modifications. She'll just need \$3,000 up front to "get the ball rolling" – no need to sign a contract.

This scenario is fraught with possible violations of the Code of Ethics and DRE rules. Also, by opening up the clients to the loan modification process, the lender gets a second look at the application and may realize they were duped from the beginning. This is not an example of being a part of the solution, rather an example of how making the quick buck in the market can make agents a part of the problem.

Another all too common practice in the world of a scammer is to convince the homeowner to transfer title into the name of the third party, DBA, or LLC with which they are affiliated or have a relationship. Others enter into "option agreements" with distressed homeowners in order to buy the property below market, subject to a short sale agreement with the lien holder. They subsequently list the property for sale, with a real estate licensee who is too naïve or uninformed to care. In such transactions the lien holder is not told of the true nature of the transaction, i.e. a "short sale flip."

Another increasingly common practice in short sale transactions is attempting to bind the buyer's agent, or the buyer, to an agreement to pay a third party negotiator. Naturally, the question of secret profits arises when a real estate licensee operates as a 3rd party negotiator under a DBA without disclosing to their intent to receive additional compensation.

Take this case, for example. During



the process of getting seller's approval of buyer's offer, the buyer gets a Short Sale – Buyer Discount Fee Agreement. This comes from the "processor" who claims to be negotiating the deal. The agreement authorizes a 2% credit to the buyer. On the surface it appears that the credit will go to the buyer. In actuality the buyer is later asked to accept the credit and pass it on to the processor. Here's the rub: The processor may be the listing agent or a DBA of the listing agent. Do we have unethical conduct here? Is this illegal? Is this fraud? Let's say this: You wouldn't want to be on the hot seat for this sort of transaction. It is likely a violation of Articles 1, 2, 7 & 11 of the Code of Ethics. The explanation for this kind of conduct has been that the lenders are knocking down our commissions, especially just before close of escrow, and this is just a fair way to get commission that is earned. While lenders are cutting commissions, this is no justification for this type of practice.

Let's look at another egregious case in the short sale world. The MLS shows a short sale listing and there are several offers. The listing agent submits the lowest offer to the lender, hoping to get it approved. Once the lender is committed to a net figure, the listing agent checks to see which buyers are still around. If the buyer is still interested, the deal goes through. If not, the MLS is changed to show

that the lender committed to sell at a certain price. Why? Because getting the deal closed at any price is better than risking that the transaction goes on and on, and then possibly falls out. Our obligation to deliver highest price and best terms to our seller remains the same whether or not the transaction is a short sale.

It is important to note that: the DRE may revoke or suspend the license of a broker or salesperson based on, among other things, the following:

- Engaging in fraudulent conduct or dishonest dealing [Cal. Bus. & Prof. Code 10176(b) & (c)];
- Making any substantial misrepresentation [Cal. Bus. & Prof. Code 10176(a)];
- Performing licensed acts negligently or incompetently [Cal. Bus. & Prof. Code 10177(g)]; and
- As a broker, failing to exercise reasonable supervision over a salesperson [Cal. Bus. & Prof. Code 10177(h)].

As real estate professionals we ought to be part of the solution, not the problem. One thing is certain in the practice of real estate. If it feels wrong, if it seems too good to be true, it probably is. Professional representation is what our clients expect and deserve. Turn in those who transgress. Now go out there and do the right thing.

Get Your Short Sale Closed!

Let us do the tedious negotiation work while you focus on selling real estate.

OUR TEAM DEMONSTRATES OUR COMMITMENT TO YOUR SUCCESS BY:

- ◆ Guiding listing and buyers' agents
- ◆ Securing agreements between multiple lenders
- ◆ Delivering compelling financial assessments to lender (including sellers' hardship)

CALL US TODAY FOR MORE DETAILS

No upfront fees, we get paid when the sale closes.



Your §1031 Exchange Experts

Do you have questions about the exchange process?

We can help with:

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Vice President
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ACKNOWLEDGING MEMBERS & COMPANIES THAT GIVE THEIR TIME AND TALENTS

In recent years SDAR has proudly recognized its members and individual affiliates who are active volunteers in their communities. This year the program is expanding to companies that are members of SDAR.

Community Volunteer Recognition acknowledges those SDAR companies, REALTORS®, and affiliates who are involved in non-profit and charitable organizations in any capacity.

The honorees will be recognized at SDAR's Annual Meeting and Chili Cook-Off on the afternoon of Friday, September 11, at the association's Kearny Mesa location.

You are encouraged to recommend companies or individuals who have given of their time and talents to charity groups, civic organizations, schools, churches, homeowners associations, neighborhood events, local governments, food drives, blood drives, music and cultural organizations, health care associations, and other non-profit groups.

Your recognition not only helps the organizations, but it lets the public know you care. Self-nominations are accepted, but don't think by nominating yourself or another member you

are simply patting yourself on the back. This is an opportunity to help promote the real estate community as a whole.

If you were honored last year and are still actively volunteering, you are still eligible, but information will need to be resubmitted.

For a nomination form, go to www.sdar.com and click on the Membership tab. You can also call (858) 715-8041 or e-mail Shirley Carroll at s Carroll@sdar.com.



Views at a Value

4% Broker Co-op ARIA is now VHA/FHA Approved*

Champagne Evening Tours – Come tour Aria just after the sun sets over the San Diego skyline. Enjoy the dazzling city lights while sipping on a glass of champagne! Evening tours held every Wednesday night upon reservation. Call the Aria sales office to RSVP!**

These won't last long!

14th Floor – \$546,000

2 bedroom, 2 bath model home with large wrap around deck

3rd Floor – \$467,000

2 bedroom, 2 bath + Den - an incredible home at an incredible value

21st Floor – \$769,000

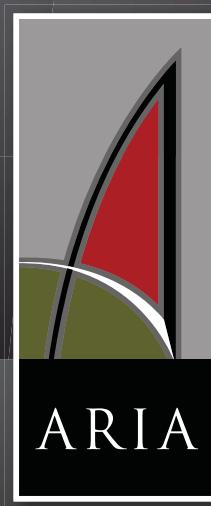
Model home with penthouse upgrades

Open daily, 11am – 6pm
1441 9th Ave, Suite 105 | San Diego, CA 92101

Phone: 619.234.5800

Aria-SanDiego.com

Prices, rates, specifications, details, features and fees subject to change without prior notice and subject to qualification. *Aria is now VA/FHA approved. 0.0%-3.5% down payment and interest rates apply for qualified buyers. See sales representative for details. **Champagne evening tours are provided by reservation only on a first come, first serve basis. Call the Aria sales team for details. Sales by Pacific Marketing Association.

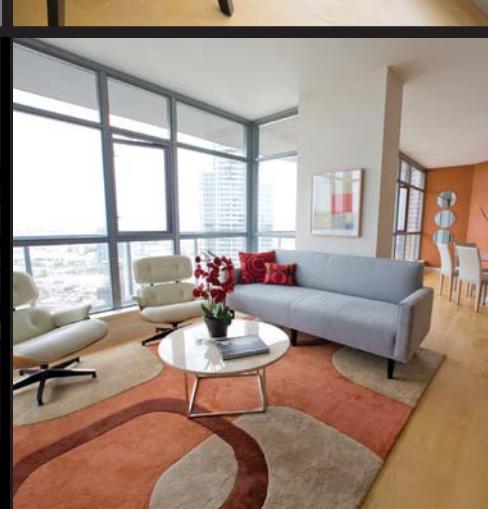


SOUNDS LIKE HOME



"My clients are looking for a luxury highrise with built in value - Aria offers that today. Aria has beautiful open kitchen floorplans with large square footage. Every floorplan is very attractive and complete with high-end finishes and great color schemes... And not to forget the incredible downtown skyline views. I have also found that my clients prefer Cortez Hill versus the other neighborhoods downtown for the true "neighborhood feel" - away from the weekend party crowds but close enough to participate if they chose to drive or walk west to Little Italy or East Village/Gaslamp."

– Franchesca Meram
Avenu Realty Group

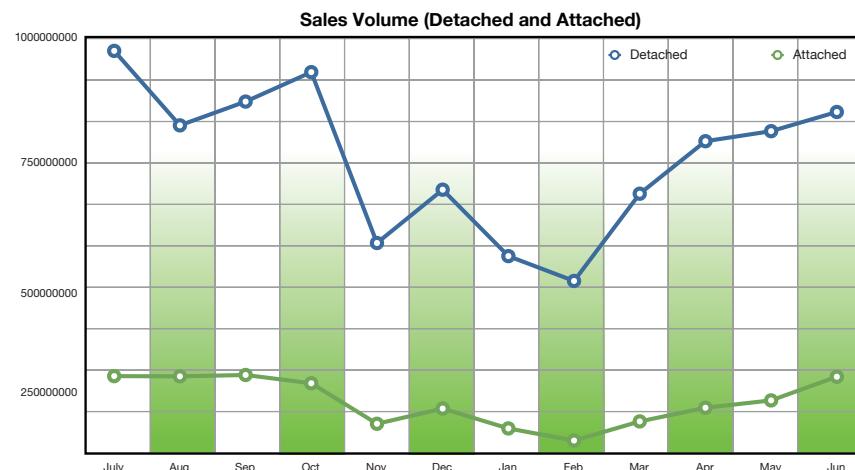
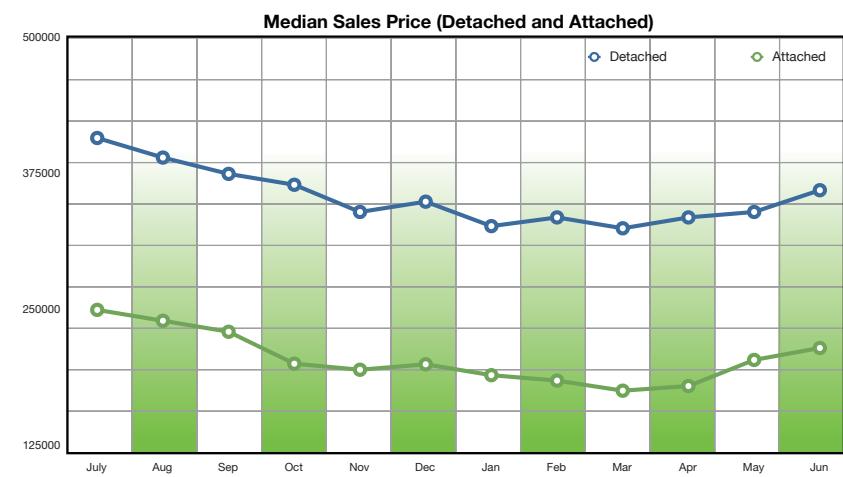
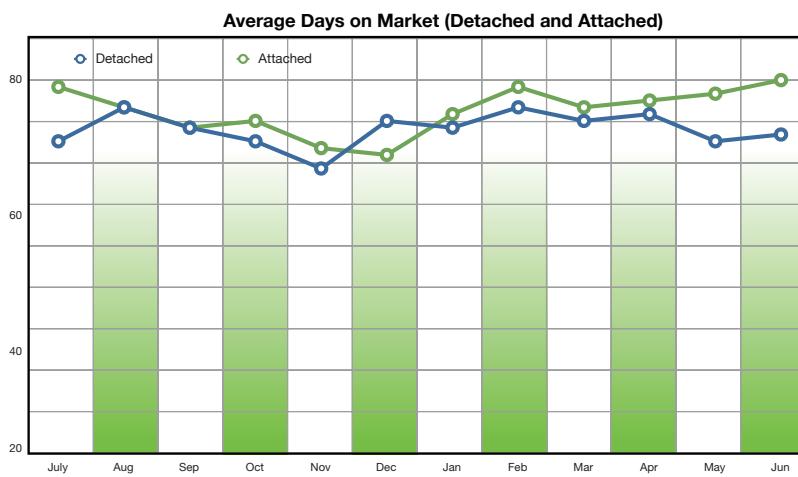


JUNE STATISTICS DETACHED HOMES

Current Year - 2009				Previous Year - 2008				Current Year - 2009				Previous Year - 2008					
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	10	78	32	88	\$420,000	\$427,500	10	60	81	117	\$485,250	\$503,750	41	169	94	77
91902	Bonita	10	67	60	69	\$437,500	\$425,000	11	37	81	91	\$510,000	\$539,900	32	161	84	98
91905	Boulevard	2	10	103	89	\$118,750	\$150,000	0	6	0	95	\$0	\$193,750	0	3	0	63
91906	Campo	12	41	85	103	\$157,000	\$159,000	1	12	109	157	\$259,000	\$265,000	4	45	161	136
91910	Chula Vista	37	194	72	67	\$275,000	\$305,950	36	169	80	83	\$321,500	\$377,000	0	0	0	0
91911	Chula Vista	53	275	58	69	\$240,000	\$270,000	26	163	68	72	\$342,000	\$349,900	27	180	76	68
91913	Chula Vista	51	271	48	66	\$380,000	\$380,000	44	202	76	84	\$390,000	\$418,000	1	3	651	251
91914	Chula Vista	32	145	56	68	\$504,950	\$490,000	17	95	74	88	\$469,000	\$574,000	38	169	54	72
91915	Chula Vista	40	246	78	76	\$370,000	\$362,500	25	142	50	83	\$410,250	\$435,000	7	25	89	90
91916	Descanso	2	9	13	200	\$207,500	\$215,000	0	6	0	90	\$0	\$249,000	46	230	46	72
91917	Dulzura	0	1	0	46	\$0	\$200,000	0	1	0	111	\$0	\$231,000	18	110	50	75
91931	Guatay	0	0	0	0	\$0	\$0	1	1	166	166	\$297,000	\$297,000	24	104	122	113
91932	Imperial Beach	4	41	74	95	\$296,000	\$274,000	4	32	57	60	\$346,000	\$375,000	28	166	46	67
91934	Jacumba	0	4	0	37	\$0	\$53,450	1	7	61	77	\$80,000	\$89,900	29	176	83	76
91935	Jamul	8	34	101	85	\$453,250	\$471,750	1	17	204	104	\$785,000	\$680,050	0	3	0	51
91941	La Mesa	22	151	54	67	\$353,500	\$361,000	22	130	69	76	\$450,000	\$426,950	0	7	0	178
91942	La Mesa	7	52	59	59	\$336,000	\$340,000	4	33	55	48	\$397,000	\$401,000	0	0	0	0
91945	Lemon Grove	19	129	94	76	\$220,000	\$225,000	14	66	76	85	\$307,950	\$309,500	1	3	384	159
91948	Mount Laguna	2	4	287	291	\$86,250	\$116,250	1	4	104	65	\$255,000	\$160,000	12	86	63	65
91950	National City	22	163	37	62	\$158,250	\$176,000	18	63	92	82	\$297,250	\$289,900	14	54	78	78
91962	Pine Valley	0	9	0	131	\$0	\$280,000	3	13	85	98	\$280,000	\$368,000	16	76	47	69
91963	Potrero	1	3	83	69	\$60,000	\$189,000	0	1	0	75	\$0	\$206,000	24	181	101	73
91977	Spring Valley	63	350	73	70	\$225,000	\$223,000	34	179	71	73	\$302,450	\$301,000	12	47	73	86
91978	Spring Valley	11	42	74	70	\$385,000	\$374,950	2	17	28	88	\$490,500	\$417,500	9	45	84	65
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	12	86	63	65
92003	Bonsall	4	17	108	104	\$396,920	\$410,000	3	11	93	87	\$80,000	\$429,900	9	45	53	80
92004	Borrego Springs	5	28	189	189	\$150,000	\$161,000	4	20	154	148	\$203,750	\$236,200	7	33	45	76
92007	Cardiff By The Sea	2	21	103	86	\$1,117,500	\$780,000	5	27	68	81	\$1,100,000	\$1,145,000	16	73	22	47
92008	Carlsbad	13	62	46	62	\$545,000	\$522,500	13	75	100	76	\$640,000	\$675,000	26	125	64	59
92009	Carlsbad	33	171	54	62	\$705,000	\$700,000	33	151	74	74	\$91,092	\$799,000	60	408	84	71
92010	Carlsbad	14	45	85	87	\$582,500	\$514,550	8	46	75	73	\$571,500	\$589,000	26	153	59	57
92011	Carlsbad	12	70	61	71	\$695,000	\$682,500	16	95	81	74	\$825,000	\$775,000	19	96	96	70
92014	Del Mar	11	51	106	102	\$1,125,000	\$1,450,000	9	49	108	107	\$2,350,000	\$1,732,500	31	159	47	54
92019	El Cajon	37	163	78	67	\$350,000	\$350,000	23	122	87	84	\$366,000	\$421,000	8	45	156	151
92020	El Cajon	18	134	57	72	\$287,000	\$292,500	19	101	70	70	\$430,000	\$375,000	12	67	36	54
92021	El Cajon	18	156	116	88	\$309,950	\$295,000	18	107	81	82	\$350,000	\$353,000	7	16	42	44
92024	Encinitas	35	142	69	63	\$689,000	\$664,250	31	179	60	75	\$705,000	\$775,000	35	174	97	77
92025	Escondido	21	192	119	82	\$228,000	\$229,500	23	100	79	89	\$389,000	\$384,500	10	38	58	60
92026	Escondido	28	250	88	84	\$307,000	\$279,201	43	162	90	80	\$350,000	\$365,000	19	69	51	60
92027	Escondido	52	360	64	78	\$256,000	\$230,000	50	224	67	82	\$300,000	\$331,600	26	146	67	68
92028	Fallbrook	39	207	102	92	\$323,000	\$320,000	26	165	104	90	\$527,500	\$416,000	30	146	68	68
92029	Escondido	18	72	57	62	\$530,500	\$390,500	10	69	81	87	\$737,500	\$535,000	28	105	62	62
92036	Julian	8	24	81	96	\$165,625	\$173,125	0	15	0	151	\$0	\$300,000	44	200	58	62
92037	La Jolla	20	90	95	98	\$1,225,000	\$1,467,500										

JUNE STATISTICS ATTACHED HOMES

Current Year - 2009								Previous Year - 2008								Current Year - 2009								Previous Year - 2008																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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91901	Alpine	0	6	0	42	\$0	\$181,525	0	6	0	40	\$0	\$194,000	11	27	63	85	\$215,000	\$195,000	5	22	66	105	\$285,000	\$322,000	6	28	60	123	\$167,500	\$143,500	2	8	162	171	\$256,000	\$225,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
91902	Bonita	7	26	127	80	\$125,000	\$173,000	4	15	55	91	\$142,500	\$172,000	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	1	2	11	87	\$750,000	\$900,000	0	3	0	246	\$0	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	\$1,040,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92069	San Marcos	11	74	32	80	\$147,000	\$140,500	5	23	60	64	\$182,900	\$224,000	92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92071	Santee	21	111	75	76	\$184,900	\$182,450	10	56	89	72	\$204,950	\$207,000	92075	Solana Beach	10	37	64	86	\$557,500	\$579,000	2	34	12	80	\$474,500	\$612,500	92078	Vista	21	81	106	86	\$265,000	\$255,000	23	98	74	76	\$272,500	\$302,500	92081	Valley Center	5	23	104	89	\$180,000	\$168,000	7	20	71	79	\$210,000	\$217,500	92082	Vista	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92083	Vista	3	29	88	87	\$118,000	\$128,000	5	22	51	64	\$224,900	\$199,000	92084	Vista	5	34	70	61	\$100,100	\$127,800	3	10	44	61	\$169,000	\$184,000	92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92091	Rancho Santa Fe	3	8	112	88	\$700,000	\$683,404	2	7	307	159	\$857,500	\$820,000	92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92101	San Diego Downtown	78	356	97	74	\$445,320	\$383,250	56	311	91	77	\$484,000	\$482,500	92102	San Diego	12	43	29	65	\$119,950	\$117,000	3	29	106	114	\$220,000	\$270,000	92103	Mission Hills	23	94	48	76	\$320,000	\$350,000	15	103	59	79	\$335,000	\$410,000	92104	North Park	19	90	80	79	\$160,000	\$169,950	14	94	63	73	\$198,500	\$246,400	92105	East San Diego	13	92	47	71	\$77,000	\$76,500	9	55	96	91	\$100,000	\$120,000	92106	Point Loma	3	20	56	66	\$530,000	\$510,500	4	19	65	71	\$272,500	\$429,000	92107	Ocean Beach	4	23	41	77	\$263,000	\$280,000	6	29	35	80	\$407,500	\$400,000	92108	Mission Valley	26	125	43	60	\$280,000	\$213,000	18	109	61	63	\$405,000	\$379,000	92109	Pacific Beach	27	105	103	89	\$435,000	\$422,500	16	102	67	74	\$493,500	\$501,000	92110	Old Town SD	16	61	90	88	\$301,750	\$264,000	5	54	113	76	\$320,000	\$320,000	92111	Linda Vista	17	73	85	80	\$274,900	\$275,000	11	56	52	81	\$270,000	\$303,750	92113	Logan Heights	6	41	81	70	\$62,000	\$69,900	1	8	98	75	\$149,900	\$114,950	92114	Encanto	1	9	26	97	\$180,000	\$62,000	1	12	77	49	\$95,000	\$222,750	92115	College Grove	27	137	36	80	\$102,000	\$108,000	20	95	56	77	\$160,500	\$165,000	92116	Normal Heights	11	81	87	65	\$175,000	\$130,000	10	67	86	82	\$179,500	\$196,000	92117	Clairemont Mesa	9	41	23	65	\$284,000	\$279,900	3	23	55	90	\$339,900	\$289,000	92118	Coronado	4	32	233	140	\$95,750	\$850,000	7	34	84	114	\$1,670,000	\$1,580,000	92119	San Carlos	4	32	80	64	\$213,050	\$150,000	10	38	75	79	\$179,750	\$186,000	92120	Del Cerro	6	49	57	85	\$142,500	\$163,000	22	47	165	118	\$210,000	\$225,000	92121	Sorrento	1	5	6	47	\$260,000	\$300,000	4	13	46	54	\$362,500	\$380,000	92122	University City	18	109	49	82	\$264,500	\$287,000	23	109	56	73	\$330,000	\$345,000	92123	Serra Mesa	8	52	48	94	\$290,000	\$195,500	5	36	65	76	\$186,000	\$347,495	92124	Tierrasanta	9	33	70	83	\$315,000	\$324,000	9	35	89	66	\$365,000	\$364,000	92126	Mira Mesa	23	116	85	72	\$168,000	\$193,200	26	129	52	66	\$209,900	\$220,000	92127	Rancho Bernardo	12	78	69	66	\$256,000	\$242,500	11	79	34	92	\$255,000	\$270,000	92128	Rancho Bernardo	26	127	78	79	\$300,000	\$276,000	33	160	78	72	\$300,000	\$305,000	92129	Rancho Penasquitos	20	70	56	58	\$224,000	\$211,000	15	63	59	51	\$235,000	\$235,000	92130	Carmel Valley	19	89	56	52	\$425,000	\$400,000	16	109	53	51	\$426,000	\$472,550	92131	Scripps Miramar	8	57	79	64	\$335,500	\$305,000	11	62	63	59	\$354,000	\$354,500	92139	Paradise Hills	16	134	56	78	\$107,500	\$125,000	14	65	85	91	\$186,000



COMPARATIVE SALES - EXISTING HOMES - JUNE 2009 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume June 2009	\$275,418,866	13.09%	18.751	\$843,188,785	-1.736	4.367
2 Average Sales Price June 2009	\$271,082	-13.95%	5.777	\$448,743	-18.418	-0.798
3 Median* Sales Price June 2009	\$215,000	-14.050	5.390	\$360,000	-13.660	5.880
4 Sold Listings June 2009	1,016	31.436	12.265	1,879	20.449	5.207
5 Average Days on Market June 2009	80	3.896	2.564	72	0.000	1.408
6 Total Sales Volume June 2008	\$243,529,802			\$858,084,039		
7 Average Sales Price June 2008	\$315,045			\$550,054		
8 Median* Sales Price June 2008	\$250,155			\$417,000		
9 Sold Listings June 2008	773			1,560		
10 Average Days on Market June 2008	77			72		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2009	\$1,329,668,222	-8.709		\$4,463,901,152	-5.909	
12 Average Sales Price YTD 2009	\$247,749	-30.090		\$427,249	-28.081	
13 Median* Sales Price YTD 2009	\$190,000	-33.330		\$335,000	-22.980	N/A
14 Sold Listings YTD 2009	5,367	30.584		10,448	30.829	
15 Average Days on Market YTD 2009	78	-2.500		74	-3.896	
16 Total Sales Volume YTD 2008	\$1,456,521,688			\$4,744,254,080		
17 Average Sales Price YTD 2008	\$354,385			\$594,071		
18 Median* Sales Price YTD 2008	\$285,000			\$435,000		
19 Sold Listings YTD 2008	4,110			7,986		
20 Average Days on Market YTD 2008	80			77		

Copyright 2009 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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REALTORS® CONTINUE TO SEEK RESOLUTION TO APPRAISAL RULE

On December 23, 2008, the Federal Housing Finance Administration (FHFA) announced that Fannie Mae and Freddie Mac will implement a revised Home Valuation Code of Conduct (HVCC) effective May 1, 2009. The HVCC is based on an agreement between Fannie Mae and Freddie Mac and New York State Attorney General Andrew M. Cuomo to help eliminate conflicts of interest on mortgage appraisals. The code applies to lenders that sell single-family mortgage loans to Fannie Mae or Freddie Mac.

Individual REALTORS® and licensed real estate agents cannot serve as a third party between a lender and appraiser. This includes selection, retention, and compensation of an

appraiser. Any employee of a lender may select appraisers only if the employee is appropriately trained and is wholly independent of the loan production staff and process.

The California Association of REALTORS® (C.A.R.) and The National Association of REALTORS® (NAR) had expressed opposition to Fannie Mae, Freddie Mac, their regulator the Federal Housing Finance Agency (FHFA) and Congress about the HVCC when first proposed over a year ago. In spite of this and other industry opposition, Fannie and Freddie chose to go ahead with the HVCC. As a result, C.A.R. members have reported that appraisal costs have increased for consumers, appraisers as far away as 40 miles have

been used to do appraisals, inaccurate appraisals have led to the ordering of multiple appraisals at an additional cost to the consumer, and appraisals have taken three to five business days longer to order and to receive the final appraisal.

C.A.R. is working with NAR to place a moratorium on the HVCC and reaching out to Fannie Mae, Freddie Mac, the Federal Housing Finance Agency, and Congress to explain the negative impact the HVCC has had on California real estate transactions. On June 29, 2009, NAR President Charles McMillan met with the New York Deputy Attorney General and his staff to share concerns and ask for assistance in resolving the problems related to the

HVCC. On Tuesday, June 30, he traveled to Washington, D.C. to meet with the director of the Federal Housing Finance Agency to discuss ways to can work with Fannie Mae, Freddie Mac and lenders to ensure that appraisals are accurate.

In addition, C.A.R. is asking for your help. They need to hear actual stories about problems that agents or others are having with the HVCC requirements by having to go through the funding lender to obtain the appraisal on both Fannie and Freddie loans. Send your stories to matthewr@car.org with "HVCC Story" in the subject line.

Visit www.realtor.org for more resources pertaining to the HVCC.

THE VALUE OF YOUR SDAR MEMBERSHIP JUST KEEPS GETTING BETTER

SDAR is pleased to continue to provide top-quality benefits and services to help you be the best in your field. Here are a few of the benefits members now enjoy:

Now available...

- Credit Reports & Screening Tools – Credit reports are back! SDAR is pleased to offer fast, convenient tenant screening for our members and their landlord clients through a new partnership with TransUnion SmartMove. Help ensure safety and security at your properties. Applicants provide their identifying information privately and directly to TransUnion, and the screening results are sent to you in minutes, all for only \$20 per screening (\$25 for non-mem-

bers). SDAR will send the member discount code via e-mail every two months.

- Online Open House Hotline – SDAR is now posting your open house details on www.sdar.com to supplement the Open House Hotline feature on the weekly radio show, Real Estate Today. Potential buyers and their agents can access the information on SDAR's Consumer webpage or from the Radio webpage.
- C.A.R. Education Fund – The California Association of REALTORS® provides grants to REALTOR® members who take specified designation courses. REALTOR® applicants who have completed an advanced profes-

sional designation may receive a maximum of \$1,000 per calendar year, with a lifetime maximum of two awards. Applications are subject to review of the C.A.R. Education Foundation Directors and awarded solely at their discretion. SDAR will guide you through the application submittal process to ensure your application is completed correctly and on time. Call (858) 715-8040 for more information.

- Educational Tracks – SDAR's Education Committee has designed a series of Education Tracks to help guide you in your professional development. These tracks have been carefully crafted for REALTORS® with varying levels

of real estate experience. They will not only help grow your business and satisfy DRE continuing education requirements...they will also save you money! See the "Education Spotlight" (Page 12) for the track listings.

- San Diego Employers Association (SDEA) – SDEA is offering special discounts for SDAR members. Members will receive a 10% discount on membership with SDEA. In addition, a 10% discount will be offered on outsourcing services such as handbook review, HR audits, employee opinion surveys, and more. To take advantage of this member benefit, simply provide your six-digit member number to your SDEA representative.

FRAUD WATCH

The California Association of REALTORS® (C.A.R.) recently learned of what appears to be a loan modification assistance program and lead generator, from a company using the legislative bill number 3648. The message looks as if it's a government entity, complete with a misleading seal closely resembling a governmental seal but the company is not affiliated with the government. C.A.R. cautions all members to be on the alert for schemes seeking funds from REALTORS® or consumers with no value or that may be misleading or unlawful.

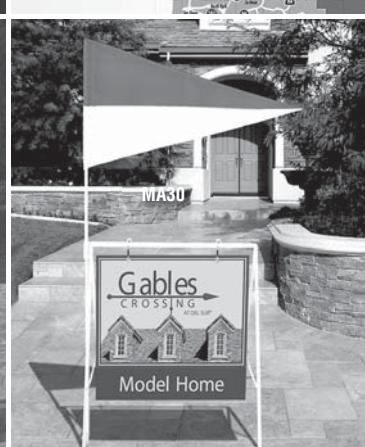
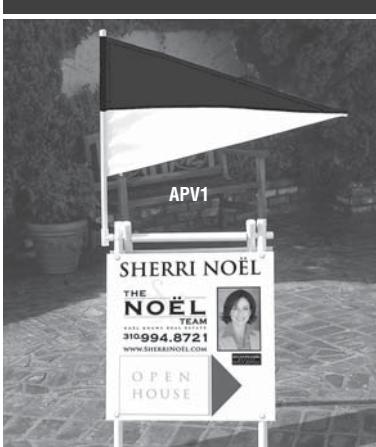
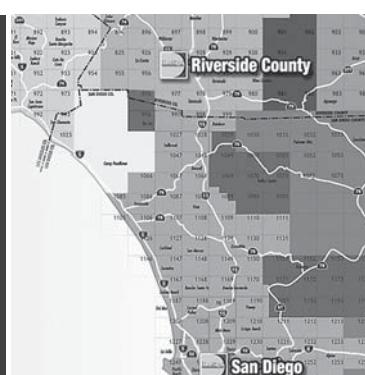
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- Maximize your learning potential
- Take courses specific to your real estate experience
- Save 40 to 60% compared to taking individual courses
- Eliminate the guess work when deciding which courses to take

REALTOR® Essentials Track – Ideal for REALTORS® new to the industry (Less than 1 year of experience).

Competitive Edge Track – Perfect for REALTORS® who are ready to move beyond the basics and set themselves apart from the competition (1 to 3 years experience).

Professional Track – Intended for REALTORS® who are experienced and want to break into niche markets (3 to 10 years experience).

Executive Track – For the seasoned REALTOR® who wants to stay current and ahead of the rest (10+ years experience)

REALTOR® ESSENTIALS TRACK

Six courses considered essential to every REALTOR®. Learn how to protect yourself and your clients while mastering contracts and the art of negotiations.

Cost: \$199 Value: Up to \$326 Six required courses to obtain certification (to be completed in six months)

Required:

DRE Continuing Education Hours

26 Ways to Avoid Lawsuits	4 Consumer Protection
Agency	3 Agency
Fair Housing	3 Fair Housing
When in Doubt Disclose, Disclose	4 Consumer Protection
Contract Essentials	8 Consumer Protection

*Master of Influence (Negotiations)

COMPETITIVE EDGE TRACK

Created for the REALTOR® who has mastered the essentials and is ready to set themselves apart from their peers. The courses have been selected to help you grow your client base while learning some of the specific fields in the real estate industry.

Cost: \$249 Value: Up to \$360 Three required courses and four electives to obtain certification (to be completed in six months)

Required:

DRE Continuing Education Hours

Prospecting-The First Step to Succeeding at Real Estate	3 Consumer Protection
Effective Negotiating for Real Estate Professionals (PMN)	7 Consumer Protection

*Successful Listing Presentations

Electives:

DRE Continuing Education Hours

Homeowners Associations 101	3 Consumer Service
Open House Magic-Practicing Real Estate in California	3 Consumer Protection
Pricing a Property and the Rules of Marketing	8 Consumer Protection
Red Flags – Title, Termite & Natural Hazard	4 Consumer Protection
Risk Management	3 Risk Management
Trust Funds	3 Trust Fund Handling

*FHA: Not Just for 1st time Home Buyers

*Setting Goals and Business Plan

*The Jump Start Series

PROFESSIONAL TRACK

Now that you have quite a bit of experience in the industry, you need courses to fine tune what you've already learned and help you hone in on some niche markets.

Cost: \$499 Value: Up to \$650 Three required courses and four electives to obtain certification (to be completed in 12 months)

Required:

DRE Continuing Education Hours

Pricing a Property and the Rules of Marketing	8 Consumer Protection
Accredited Buyer Representative (ABR)	12 Consumer Protection
Short Sales	3 Consumer Protection
Electives:	
Four Year Round-Up (Ethics, Agency, Trust Fund Handling, Fair Housing and Risk Management)	15 Mandatory Hours
Real Estate Counseling	3 Consumer Protection
Risk Management	3 Risk Management
Trust Funds	3 Trust Fund Handling
Know Your Disclosures-How to Succeed in Risky Business	6 Consumer Protection
Innovative Marketing	7 Consumer Service

*Navigating an REO Sale

*Negotiations

*Tax Planning Strategies

*The Latino Home Buyer

EXECUTIVE TRACK

The Advanced Track is intended for the seasoned REALTOR® who wants to keep up with continuing education and delve into some of the more complex aspects of real estate. Stay on top of your game by taking this track created for the ultimate real estate professional.

Cost: \$299 Value: Up to \$470 Two required courses and three electives to obtain certification (to be completed in 12 months)

Required:

DRE Continuing Education Hours

*Certified Negotiation Expert (CNE)	
Get Acquainted with other Contracts	10 Consumer Protection

Electives:

1031 Tenants in Common	3 Consumer Protection
Buyer/Seller or Landlord Tenant	7 Consumer Protection
Four Year Round-Up (Ethics, Agency, Trust Fund Handling, Fair Housing and Risk Management)	15 Mandatory Hours
NAR Ethics	3 Ethics
Real Estate Counseling	3 Consumer Protection
Risk Management	3 Risk Management
Trust Funds	3 Trust Fund Handling

*Navigating an REO Sale

Short Sales

*Tax Planning Strategies

*No DRE Credit

Visit www.sdar.com and click on Education for more information.



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ARE YOU USING WEBINARS TO EXPAND YOUR REACH?

By Beto Juarez, Director of Information Systems & Technology

One of the best methods to establish yourself as a professional in the real estate field is through the use of seminars. Seminars are a great way to reach out to many people and inform them of specific topics that may affect them. It is also an effective method to reach a multitude of people in a single location. However, some of the drawbacks of seminars include scheduling conflicts, as well as costs.

With the emergence of online services, many of these constraints have been addressed. Seminars have evolved into web-based seminars, or webinars. Webinars have many advantages over traditional seminars. They offer a low-cost, convenient method for scheduling live events with recording capabilities.

Some of the more specific advantages are:

- Convenience: Attendees do not have to drive anywhere. The live presentation can be accessed entirely online. Whether you are using your office or home computer, access to the webinar is still the same.

• Interaction: Every webinar presentation has the ability to show video, chat, and real-time polls. Having the myriad of tools at your disposal enhances the interaction between the presenter and attendees.

• Cost: Depending on the service provider, the cost to host a webinar can be a fraction of a traditional seminar. Also, attendees do not have to pay anything extra to attend. That is, unless it is a paid webinar.

• Content: Most popular companies allow you to record sessions on the fly. This is especially useful if you plan on posting webinar information publicly. Webinar services do not place a restriction on the type of content you are presenting. If the presentations, and all additional services, are available on the com-

puter, they can be shared for collaboration.

As a real estate professional, you now have the ability to utilize today's technology to reach a broader audience. Using tools such as GoToMeeting,

Webex, and others, the methods for holding webinar sessions are available at your disposal. Take advantage of emerging technology products to promote yourself, as well as your business. The results will be significant.



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ELECTIONS TIMELINE

SDAR ELECTION INFORMATION – GET INVOLVED

The Board of Directors for the San Diego Association of REALTORS® recently approved the report from the 2009 Nominating Committee naming the candidates for Officers and Directors for 2010. SDAR encourages all members to vote in the upcoming elections.

Timeline of the SDAR 2010 Election process:

- July 10 – Deadline to petition to appear in the Candidate Guide *
- July 22 – Record Date
- July 24 – Deadline to petition to be on ballot only *
- * Petition Process as per SDAR Bylaws: "Additional candidates may be placed in nomination by a petition filed with an Officer of the Association

at least 30 days before the election, signed by 2% of the REALTOR® members eligible to vote." (as of Record Date). Only official petitions obtained from SDAR may be used. Only original signatures will be counted. E-mail Betty Graner at bgranner@sdar.com for petition form and guidelines.

Other Important Dates:

- August 19 – Meet the Candidates Happy Hour
- August 24 – Online voting begins at 8:00 a.m.
(E-ballot sent via e-mail to all eligible members.)
- September 3 – Online polls close at 5:00 p.m.
- September – Election Committee meets to receive results.

September 8 – Election results posted at SDAR office and on www.sdar.com.

September 11 – Annual Meeting (President declares election results)

Nominations for 2010 Officers and Directors

(Order determined by random drawing)

President-Elect

1. Bob Kevane
2. Chris Anderson

Vice President

1. Raylene Brundage
2. Angela Ordway

Treasurer

Currently serving two-year term.

Directors

1. Ken Tablang
2. Leslie Kilpatrick
3. Linda Lee
4. Dianne Rath
5. Cory Shepard
6. David Gillingham
7. Drew Burks
8. Mike Spilger
9. Dennis Baker
10. Dan Hill
11. Glenn Bennett
12. Steven Fraioli
13. Caryl Iseman

**Candidate by Petition*

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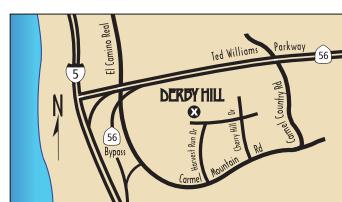
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Tour our homes at PardeeHomes.com/Derby_Hill



*Broker must accompany buyer on first visit to sales office. All square footage is approximate. Prices subject to change. Landscaping, trees and shrubs are not included in the purchase price. Information is accurate as of the date of publication. All photos do not depict actual locations within the neighborhood of Derby Hill.

UPCOMING EVENTS

SDAR EVENTS

September 11 – Annual Meeting & Chili Cook-Off

Join us for our annual Chili Cook-Off at SDAR from 11:00 a.m. to 2:00 p.m. at the SDAR offices. In addition to great chili, the Community Volunteer Recognition Awards will also be presented. Proceeds benefit the SDAR Ambassadors Foundation. Check www.sdar.com for more information coming soon.

September 26 – Everyday Heroes 5K Walk/Fun Run

SDAR is pleased to be a sponsor the 2nd Annual Everyday Heroes 5K which benefits the SDAR Ambassadors Program and helps San Diego Police Officers become homeowners. The event will begin at 8:00 a.m. at the new NTC Promenade at Liberty Station, Point Loma. Visit www.walkforcops.com for more information.

WOMEN'S COUNCIL OF REALTORS® EVENTS

August 13 – Day at the Races

Del Mar Thoroughbred Club, 2260 Jimmy Durante Blvd
Starts at 12:30 p.m., First Post at 2:00 p.m.
Admission to the Clubhouse and Stretch Run Grill with \$10 Lunch Coupon and Racing Program

\$35 per member, \$45 per non-member, \$140 for Table of 4

September 11 – Bingo Night

Viejas Casino, 5000 Willows Rd. in Alpine
Includes Fun Bus Pick-up 4:00 p.m. at various locations around San Diego,
Bingo Games (\$1500 payouts!), Bingo Dauber and Buffet Dinner

\$45 per person

October 15 – 2010 and Beyond

DoubleTree Hotel, 7450 Hazard Center Drive in Mission Valley
12:00 p.m. to 1:30 p.m.

Speaker: Steve Goddard, 2010 President of California Association of REALTORS®

\$30 per member, \$35 per non-member, \$45 at the door, \$240 for Table of 8

For more information e-mail info@wcrsd.org or visit www.WCRSD.org

Education Schedule

Classes subject to change or cancellation.
Check www.sdar.com for current information.

July	Class Name	Time	SDAR	All Others	Credits	Presenter	
21	Buyer's Financing – South Bay: A "Hot Spot" (held at Chula Vista Golf Course)	9:00 am – 12:00 pm	\$19	\$25	NA	John T. Altman	July 21 - 31
23	WINForms® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
24	Exclusive VA Seminar for REALTORS® (held in El Cajon)	9:00 am – 11:00 am	\$15	\$20	NA	Military Home Programs, Inc.	
30	Neighborhood Stabilization Program Training (RMS Members/PAC Contributors: Free)	12:00 pm – 1:30 pm	\$5	\$10	NA	City/County Housing Reps	
30-31	Certified Distressed Property Expert	9:00 am – 5:00 pm	\$499	\$499	NA	Distressed Property Institute	
31	REO 102: You Get a Listing...Now What?	9:00 am – 4:00 pm	\$99	\$99	NA	C.J. Johnson	
August	Class Name	Time	SDAR	All Others	Credits	Presenter	
4-5	Senior Real Estate Specialist (SRES)	8:30 am – 4:30 pm	\$399	\$399	NA	Debbie Rodgers	August 1-31
6-7	Certified Negotiation Expert	9:00 am – 4:30 pm	\$159	\$169	NA	John Wenner	
7	Tempo Basics & Preferences	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
7	Tempo Personal Defaults	12:15 pm – 1:15 pm	FREE	FREE	NA	Sandicor Trainer	
7	Prospecting w/Client Gateway	1:30 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
10	Tempo CMA's and Add/Edit Listing Maintenance	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
10	Tempo Property Panorama & Broker Caravans/Tours	12:15 pm – 2:15 pm	FREE	FREE	NA	Sandicor Trainer	
10	Tempo Custom Reports	2:30 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
11	Tempo Realist Tax	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
11	Tempo Revise/Modify Prospect Records	12:15 am – 1:30 pm	FREE	FREE	NA	Sandicor Trainer	
11	Tempo Hot Sheet Reports	1:30 pm – 2:45 pm	FREE	FREE	NA	Sandicor Trainer	
11	Tempo Mobile MLS Access (WAP)	3:15 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
13	When in Doubt... Disclose! (RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	4CP	Michael Spilger, Esq.	
13	RELAY® Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
17	The e-Buyer	9:00 am – 4:30 pm	\$99	\$109	NA	J. Alan Sappenfield	
19	CMA's Pricing & Marketing Statistics (held at Chula Vista Golf Course)	9:00 am – 12:00 pm	\$29	\$35	NA	John T. Altman	
20-21	Accredited Buyer Representative (ABR)	9:00 am – 4:00 pm	\$279	\$325	NA	J. Alan Sappenfield	
24-26	Conquering Contracts	Mon: 8:30 am – 3:30pm Tue: 8:30 am – 5:00pm Wed: 8:30 am – 1:30pm	\$299	\$399	19CP	Rick Waite, Esq. Michael Spilger, Esq.	

For easy registration, visit www.sdar.com or call (858) 715-8040.

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AUGUST 2009 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
						One-Day Prep Course 8:30 a.m. – 5:00 p.m.	1
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	New Member Orientation* 8:30 a.m. – 5:00 p.m. (National University)	3 Senior Real Estate Specialist (Day 1) 8:30 a.m. – 4:30 p.m. REIE Exchangers 8:30 a.m. – 11:00 a.m.	4 Senior Real Estate Specialist (Day 2) 8:30 a.m. – 4:30 p.m.	5 Certified Negotiation Expert (Day 1) 9:00 a.m. – 4:30 p.m. Behind-the-Scenes Tour of County Offices* 11:30 a.m. – 1:30 p.m. (at County Administration Bldg.)	6 Certified Negotiation Expert (Day 2) 9:00 a.m. – 4:30 p.m. Tempo Basics & Preferences 9:15 a.m. – 11:15 a.m. Tempo Personal Defaults 12:15 p.m. – 1:15 p.m. Prospecting w/Client Gateway 1:30 p.m. – 4:30 p.m.	7	8
9 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	CMA's and Add/Edit Listing Maintenance 9:15 a.m. – 11:15 a.m. Property Panorama and Broker Caravan/Tours 12:15 p.m. – 2:15 p.m. Tempo Custom Reports 2:30 p.m. – 4:30 p.m.	10 REIE Exchangers 8:30 a.m. – 11:00 a.m. Tempo Realist (Tax) 9:15 a.m. – 11:15 a.m. Revise/Modify Prospect Records 12:15 p.m. – 1:30 p.m. Tempo Hot Sheets Reports 1:30 p.m. – 2:45 p.m. Tempo Mobile MLS (WAP) 3:15 p.m. – 4:30 p.m.	11	12 When in Doubt... Disclose, Disclose, Disclose! 9:00 a.m. – 1:00 p.m. RELAY® Lab 9:00 a.m. – 12:00 p.m.	13	Bowl-a-Rama for Homeownership* 1:00 p.m. – 4:00 p.m. (at Mira Mesa Bowl)	14 15
16 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	The e-Buyer 9:00 a.m. – 4:30 p.m.	17 REIE Exchangers 8:30 a.m. – 11:00 a.m. Regional Real Estate Summit* 11:30 a.m. – 2:00 p.m. (at DoubleTree Hotel, Mission Valley)	18 CMA, Pricing & Market Statistics* 9:00 a.m. – 12:00 p.m. (at Chula Vista Golf Course) Meet the SDAR Candidates Happy Hour 5:00 p.m. – 7:00 p.m.	19 Accredited Buyer Representative (Day 1) 9:00 a.m. – 4:00 p.m.	20 Accredited Buyer Representative (Day 2) 9:00 a.m. – 4:00 p.m.	21	22
23 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	Conquering Contracts (Day 1) 8:30 a.m. – 3:30 p.m.	24 Conquering Contracts (Day 2) 8:30 a.m. – 5:00 p.m. REIE Exchangers 8:30 a.m. – 11:00 a.m.	25 Conquering Contracts (Day 3) 8:30 a.m. – 1:30 p.m.	26 WINForms® Online Lab 9:00 a.m. – 12:00 p.m.	27 GRI – Fair Housing 8:00 a.m. – 5:00 p.m.	28	29
30 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	31 REGIONAL REAL ESTATE SUMMIT TUESDAY, AUGUST 18 Hear from the National Association of REALTORS® (NAR) Chief Economist about current real estate trends, statistics, and NAR's Economic Forecast.						
							TIME: 11:30 a.m. – 2:00 p.m. LOCATION: Doubletree Hotel, Mission Valley, San Diego LUNCH COST: \$25 for SDAR Members \$30 for Non-Members, \$199 for Table of 10 REGISTER: www.sdar.com

All classes/events subject to change or cancellation.
*Class/Event held off-site

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